# NIH Loan Repayment Programs: Supporting the Next Generation of Researchers

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Omar McCrimmon: Thank you for joining us today for the NIH Loan Repayment Programs webinar. My name is Omar McCrimmon, and I manage the communication and outreach for the Loan Repayment Programs. And I'm going to be your moderator today. So I am pleased to present our panel for today: Matthew Lockhart, our newly appointed director, NIH Division of Loan Repayment; Dr. Sarah Powell, our LRP Ambassador from the University of Texas Austin; and Ismail Ahmed from NYU School of Medicine, who is sitting in for Antentor Hinton, who has some travel woes today. He was giving a pretty big talk, so we're really grateful for having Ismail stand in for us. He'll be joining a few minutes later into the presentation. So for the format for today will include a short presentation, followed by an LRP Ambassador point-of-view discussion. We will then end with a Q&A will all of the presenters. All right. I think we're ready to get started, so, yeah. I'd like to introduce you all again to the newly appointed Division of Loan Repayment Director, Matthew Lockhart. Matthew, the floor is yours.

Matthew Lockhart: Fantastic. Thank you so much, Omar. Okay, hello, hello, everyone. I'm happy that everyone was able to join us today and listen in to the Loan Repayment Program webinar. As Omar had just mentioned during the introduction, if you have any questions please feel free at any time to use the Q&A function that's at the bottom of your Zoom panel box at the bottom. We will be happy to answer any questions after the presentation. And I'm really looking forward to having the two ambassadors who will also share very much valuable information, and I'm sure they could answer some of your questions as well. Okay, so my presentation will be roughly 40 minutes long, so I will leave plenty of time to answer any questions after that. We're going to go ahead and get started. Okay, so first we're going to start with just a brief overview of NIH and LRP. The focus of this presentation is going to be on Extramural Loan Repayments. We do also have Intramural LRP. And that is for scientists who come to NIH, and they do their research at NIH. We also have student loan programs for non-NIH employees. The two of those are not going to be involved in this presentation. We will be focusing on Extramural Programs. Those are for researchers who are doing research domestic and for nonprofit organizations all over the US. NIH has 27 various Institute and Centers. So 24 of the 27 do have grant authorities, and they are allowed to provide funds for Extramural LRPs. Institutes do have their own allocated amounts for research funding priorities. Each Institute has a specific area of focus within illnesses or body systems. For example, there's National Institute of Cancer. There is National Institute of Mental Health and various other Institutes. All of the ICs, Institutions and Centers, do have the same goal. So the goal of all of them is to support the training and career development of the biomedical research workforce. NIH does provide various funding opportunities as the slide shows. We have T, K, R, various different career .. . points of your career to get funding opportunities. LRP is extremely broad. We see applicants sometimes within early postdoc and early research in their career as well as receiving applications from established investigators and researchers. You just have to be able to meet the eligibility criteria, and I will cover that in a further slide. Applicants are not required to have an NIH grant to apply for the Extramural LRP. You will be having to do research at a nonprofit Institute. All of the LRP awardees are 2 years, and they're for 2 years. So therefore, you must be committed to having research for those 2 years. Any research that has done in the past is not proactively counted. NIH also will pay up to 50,000 annually or $100,000 for 2 years. And the payments are also made on a quarterly basis. LRP itself is considered taxable income, so we also make tax payments to then reduce the awardees' tax liability from the LRP award itself. I did see some questions about how the amount is decided, and that is based on a specific formula. On our website, we do have an LRP awardee calculator. I'll mention that in a further slide. So for renewal awardees, you can do research for 1 or 2 years, and there's no limit on how many awards an applicant or an individual can receive. You can continue receiving awards until your educational debt is completely paid off in full. And this is all to increase our nation's stock of biomedical research scientists. Now we're back to where we were. So we have the six subcategories. The first three and the last one on the slide, which the acronym is REACH, are supported by 24 ICs. They each have various fields of research. Clinical Research is focused on patients, the human body, human equipment, any materials, anything related to the human origin. Pediatric Research is related to disorders, illnesses within children, and the basic research is allowed. Health Disparity Research focuses on minority groups or other health disparity populations, and again, this is US-based. Basic, clinical, social and behavioral research is allowed. The last category in yellow is REACH. We opened this for the first time last year. It's different than the other categories because it is very specific to which IC will fund for it. REACH's priority statement is actually listed on our website, and make sure that you fit that IC specifically with REACH before you apply to that one. There is criteria that is decided within each eligibility of research to make sure that you're focusing on the specific research that is within that IC. The other two, Contraception and Infertility Research will be focused on conditions impacting ability to conceive or bear children, provide new or improved methods of preventing pregnancy. All applicants for that category go to NICHD, National Institute of Children and Health Development. And Clinical Research from a Disadvantaged Background is very similar to the Clinical Research. However, this is available from individuals that are from a verified disadvantaged background. And we do have criteria specifically for that one also listed on our website. And then all of these are reviewed by the NIMHD - National Institute of Minority Health and Health Disparities. Those are reviewed by that board to make sure that you're fitting in within that subcategory. So these are the six subcategories. We receive roughly 2,400 to 2,500 applications annually. And we do have one application cycle that goes on each year. That opens September 1 and closes middle of November. September 1, which is next Thursday, is our opening day for applications, and the deadline will be Thursday, November 17th to submit your application. On average, we give out 1,300 awards, so we do have a 50 percent success rate with giving out awards. If the research fits more than one category, please reach out to the program officer of that Institute Center and have a conversation with them. You can only choose one IC for your application per cycle. Moving on to eligibility criteria, there are five basic criterias that have to be met before you start your application. So that award date is about July 1st, and you're notified if you were awarded. So this cycle that's opening next week has a application deadline of the 17th of November, and the awards will start July 1st of 2023. So all of these five criterias must be met by July 1, 2023 for this year's application cycle. First, you have to be a US citizen, national or permanent resident. Second, a qualifying degree, doctoral degree. We do have a list of various degrees that are listed on our website that are also qualifying. There are some exceptions. For Contraceptive and Infertility category that was previously mentioned, they will accept a master's degree or various certifications. Also similar to the REACH category, some ICs will have in their mission statement that they do accept a master's level degree as well, so make sure that you check the mission statement of the IC and the category before you apply. Educational loan debt, so it must be equivalent to 20 percent or above of your annual base income at the time of the award. And that only applies to new awards and new applicants, so if you're applying for a renewal then you do not have to meet that piece of criteria. Research funding, it must be supported by a domestic nonprofit organization, a US government, university. NIH grantees universities are also considered, and they are also eligible to receive funding. The place of work with the applicant has to be a nonprofit organization. I want to emphasize that point. Lastly, research time. It must be an average of 20 hours a week to receive the LRP award. Every once in a while, we do get questions from applicants that are doing above the 20 hours a week, possibly during specific points of the year. Maybe they're off during summer. That is not eligible. You have to meet the criteria of the 3-month average amount of 20 hours per week. When we disburse payments on the quarterly basis, we will check with the Institute and a supervisor to confirm that you're still doing the research for a minimum of 20 hours a week before we release the payment. Which loans are qualified and which are not? We will pay for educational loan that are .. . you're graduated from a US institution or an accredited university. Also can be a commercial lender. Also with PLUS loan for parents, that it can also be qualified for. However, if the payment will go directly to the parents, that would not be eligible. So we often do get questions about that - LRP, if they will cover undergrad loans as well, and the answer is yes. We will cover undergrad loans. All educational loans from undergrad up until the terminal degree of your career will be covered. So loans we will not cover? Noneducational loans. For example, credit cards or cars, any type of home equity, any loans of that sort. We do questions of that. It would be nice if we could cover your home or credit card loans, but we are not able to. So educational loans that could also be converted to a service obligation will not be covered. Any loans that are delinquent or past due or in default are not going to be able to be covered. Any loans that are from a non-US government or institution, for example Canada, which we see quite often, is not covered. Also important, any loans that are consolidated with a partner, a spouse, a child, a parent will also not be considered eligible for LRP. Earlier I had mentioned we do see a 50 percent success rate with our awards. This does not include our most recent cycle. That information will be available very soon. So as you see, our three biggest categories, Health Disadvantages, Pediatric and Clinical, as you can see on the screen. The two smaller, the gold and the dark blue at the top, those are the Contraception and Infertility category as well as the Clinical Research from a Disadvantaged Background. Those are supported by one Institute Center each. That's why the category is much smaller. REACH is not on this slide as of yet because we do not have that information. The 2022 cycle, which just concluded, that was the first cycle for REACH. So the next presentation I will be giving will have our 2022 information there, and you'll see the statistics for REACH. So if you look carefully, you'll notice that Health from a Disadvantaged Background has increased a lot within the past 2 years. 2017 to 2018, you also noticed that there was an increase. We only had one IC supporting that category at that time. In 2022, we were able to open it up to a lot more Institutes all over NIH, and that's why you see a double amount within that category after 2022. So that was an overview of what LRP NIH looks like, so if you're ready to apply, here's some steps. First thing, you should visit our website. We have a wealth of information located on our websites. You can visit it more than once. We do have a slide that has a snapshot of what we call our application process road map, and you can click on .. . There's a bubbles where you can click on various information. It will be a drop-down, and it has more information on there, but there are three parts. First part being what you can do before you apply, and all of the five things listed here, of course, you can do at any time during the cycle. You don't have to wait until the application cycle opens. You could start today if you wanted. You don't have to wait until September 1. Some questions I've seen in the question box so far is about the research. So sometimes research feels like it can overlap, and it could fit into a few different Institutes and Centers. You may feel unsure of which Institute or Center would be the best fit for you. We do have a Matchmaker tool, and you can type in any keywords from your research plan or your project and type them within the gray box. And then you will have a drop-down results list of various Institutes and Centers that would be the best fit for you. Once you know which Institute Center would be the best for you, the next step would be to reach out to that specific LRP Program Officer. Each IC has one individual, and their contact information is on our webpage. And you can reach out to that person, chat with them. We strongly recommend you to reach out to one Program Manager before you start applying and ask some questions and have a conversation. So which IC is best aligned with your research? We do recommend reaching out to them, asking about their IC research priorities, their goals, their mission statements. We emphasize very strongly to reach out to the Program Officers before you apply. I cannot emphasize that enough. The LRP application for many, many years has been a stand-alone system. Last year we've migrated to ASSIST, so if you're familiar with NIH grant applications then you are already familiar with ASSIST. ASSIST is where applicants go in, and they input their information, submit applications for various grants. Now, our LRP applications are under this system as well. You must have an eRA Commons account or an ID to apply for the LRP. If you don't have an eRA Commons account, then make sure you receive one before you apply. Now we're going to look at the application itself. So there's a few eight to 10 tabs that are within our application. Those are major sections as we call them. So research activities, this is essentially the meat and potatoes of your application. You should have a description of what you will be pursuing during your LRP research goals within those 2 years, your specific role, your specific responsibilities, what you will be researching as well as the environment of the research, different facilities that will be available to you while you're working on your research project. The description should also include labs or departments, appropriate scientific colleagues that you would be working closely with, specific research factors. If you do have a mentor, a research mentor, you could provide a brief description of your mentor and their research. The loan information. I like to emphasize this. When we do collect information about the loans, the reviewer will not have access to your financial information. So your information will not have any impact within on your loan. Whether you have a small amount of debt or a large amount of debt, as long as you meet the 20 percent debt-to-income ratio, and that is the requirement. If you earn $50,000 annually, then you must have a minimum of $10,000 of debt. If you earn $100,000 annually, then your debt has to be $20,000 or above. So the Division of Loan Repayment will analyze all the information, loan documents. However, the reviewer of your application will not be able to see those loan document information. So of course, you want to write a competitive LRP application. Make sure you know the funding priorities of the NIH Institute or Center who's going to be reviewing your application. What are their mission statements? What are their current priorities within their research? Again, talking with the Program Officer to get that information is key. Demonstrate effective qualities and commitment to research. Talk about you as a person, who you are, your scientific background. Where are you right now within your career? If you have short and long-term goals, including those are very key. Being thorough and having a description of your research, the support of your research, as well as your research plan. Also, how it will improve your career as a researcher, your activities, various publications, other grants. We often get questions about grants. You will not have to have a brand-new research project or a brand-new goal for the LRP to be eligible. We are not a scientific grant, so we don't allocate only funds for your scientific research. So we are paying your student loans to forgive that burden. So for applications when those are submitted, you would just make sure that you are really explaining your research and the activities you will be doing in those research. Of course, having a strong letter of recommendation, maybe explaining some things that are unique about yourself. The reviewer reviews a lot of applications for the LRP, so make sure you have a strong, detailed, committed application that you submit, very thorough. And show that how your work is going to contribute to NIH's overall mission. So what the reviewer is looking for? They're not looking specifically at your research. They're looking at your potential of success within your career. They're looking at your past training and your previous experiences, your commitment to the research within your career, strong qualities and also really good letters of recommendation. The letters of recommendation for LRP, we do require three to five. We often get questions about does five letters of recommendation better .. . is five better than three. Not necessarily. It's more about the quality. If you have really .. . three .. . really strong three letters of recommendation, that would be better than five weaker letters of recommendation. So having a high quality, unique letter of recommendation would be most impressive to the reviewer. Also looking at qualifications, the appropriateness of your research, and lastly the research program. And that is for renewal applications only. So when you do apply for a renewal, the reviewer wants to see what progress you have made since you first applied, steps that you've been taking, that you have been .. . that are going to be taken in the future as well. And all of the tips just mentioned aren't just limited to the LRP. They also can apply to any fellowship or any grant. Most common mistakes that we see. First mistake would be not reaching out to the Program Officer. I think I've emphasized it enough. You should reach out to at least one of them. That is the most common mistake we see by applicants, especially by first-time applicants. Make sure that your research goals align clearly with their mission statement of that specific IC you're applying for. Having a conversation with that Program Officer is really key to making sure you're the best fit and your missions align with each other. Rushed applications are also a common mistake. The application is pretty straightforward. You would be able to fill it out pretty quickly. We also have LRP staff that are available. We have a help desk you can call and e-mail if you have any questions. We notice last minute submissions of applications are not the best idea, and they don't field very well within the reviewers. Questionable research commitment. The reviewer sometimes look over applications and they don't feel a sense of commitment. So also your accomplishments that have been made thus far are limited, so make sure that you do provide strong commitments and strong detailed information. The letters of recommendation would also help. Also, if you're in the early stages of your career, that is okay. You can still provide a lot of information and commitment, publications and other information on your application that would field well. Also, the last one being if you don't apply. We see a lot of applications that are almost completed, but they never submit, and here's why. What we call the impostor syndrome. So impostor syndrome is a pattern of thoughts where an individual feels they have doubts within themselves. They have a fear that they're not good enough, not smart enough, not prepared. Feelings of anxiety, hesitation, negative self-talk, thinking often about previous errors or even overpreparing or feeling as a perfectionist. We do see that often, also with highly intelligent individuals. And that doesn't mean you have low self-esteem or that you are not intelligent. So if there's a new opportunity that arises, sometimes people are more hesitant to approach and take on the new opportunities. When we see applications that are almost submitted, but they don't submit, we do try to reach out and ask them if they had technical issues, and often we get the answer that they feel they're not ready, and they'll wait until next year. We see that quite often. That leads to missed opportunities, new jobs, new roles, or individuals feel like they don't deserve it, and actually I feel .. . I have felt that way many times myself. So here's what to do. Sometimes we can be our worst enemy. We have to turn that around. A lot of people out in the world often feel the same way. A lot of awardees and applicants have felt that way as well. You don't know until you actually try. So if you do get an award, that's fantastic, but if not, you also will have the opportunity to receive feedback on how you can improve your application for the next time you apply. A lot of LRP awardees, when they get their awardee sometimes on the second or the third try. We do have individuals that get awarded on their first application, but we just continue recommending being patient and diligent. There are some words of wisdom from two senior staff members. Maybe you'll find these helpful, if you ever feel like you have the impostor syndrome bug. I'm going to pause for a minute and allow you to read the two quotes on the screen.

Narrator: What's on screen: Advice to Those Experiencing the Impostor Monster. "Realize it is a natural visitor in your psyche and learn to control it and also leverage its good points like keeping you on your toes and making sure you strive for better." Chief, Office of Programs to Enhance Neuroscience Workforce Diversity, NINDS. "Talk to others, especially someone you trust, tell them about your fears, ask yourself why you feel this way, remind yourself about how much you've accomplished. Remember a time when you worried that you were not good enough but discovered that you were much more qualified than what you thought!" Chief Officer Scientific Work Force Diversity.

Matthew Lockhart: So both of the quotes are from individuals who are senior staff members at NIH. If they feel that way, then you can imagine how many people that do apply also feel the same way. So if you do submit your application, that's wonderful. Congratulations on taking that first step. Some direct career and also personal benefits when you receive an award, for example, obviously you have the benefit of financial burden of your student loan debt, also providing more of a availability to pursue career-related passions, also having 2 years to commit to your research is a great time to provide that and continue doing your research. As mentioned, you have the 2 years that you would commit to the research, and during that time, you wouldn't have to worry about the student loan debt. This is also very similar to a lot of the other NIH grants. So when you prepare and you apply for your NIH LRP, you can compare it to some of the other grants, of course, with these benefits that you will receive. It'll also boost your career preparedness, increase productivity. And also know that you can do this, and your work is really important and also fundable. Just some important notes that we wanted to add before we jump onto the next topic. As previously mentioned, an eRA Commons account is required to start the LRP application. As mentioned earlier, we have that within Assist, and you should be able to receive a Commons account there. And again, we do not support any .. . LRP awards is not eligible if the income is from a for-profit source. Applicants do not propose new research goals in the application. In the research section, you should be discussing current research plans. So research projects from other grants are applicable, and this is not a research grant. Again, we are paying your financial student loans, so this is not a funding grant for the science itself. Before we wrap up, I wanted to show some resources that are available to you. First, we have our website. We have a plethora of information located on the website. On the top, you see a dark blue part of the screen, and there are four bubbles there. On the right, it says Eligibility and Program. That tab is where you'd be able to find more information about eligibility, criteria, what's required, including the degree information as mentioned. You'll see a list of all six extramural categories. You will also see information about intramural programs as well, and those are for NIH scientists who are employees at NIH. You see data and tables on the next one. Oh, and reports! Interpreter error. There is data on various programs, including the average award amount, award amounted by specific degrees. Also, moving on to the third one, we have Contact and Engagement, and that's where you'll find contact information for each NIH LRP program officer. Also we have their contact information listed on that page. Moving on to the middle, on the right you see LRP Ambassador Program. You'll find a directory of past and current LRP awardees. LRP Ambassadors are also very helpful resources. They can help guide application processes. We actually have two Ambassadors that are here with us today, and you'll be hearing from those two after my presentation. The Ambassador Network is very useful for people that are having some questions or getting ready to apply for LRP. I could give you as much information as I can, but nothing would be equivalent to hearing from individuals that actually have went through the process themselves and received awards. This is the Data Dashboard. We have 10 years of data all listed on here, various widgets that you can play around with. You could add a widget on the top right corner. You can see various statistics, pieces of information, specific years, specific categories. You can also filter out any information, and you can toggle. There's a view on there where it'll show different charts, different tables. You can also export this information to Excel. And I've already talked about this, the Ambassador Network; a lot of applicants find this to be extremely useful and valuable. We have more than 800, possibly 900 now, Ambassadors former and current LRP awardees that are listed on here. Applicants can reach out to the Ambassadors in their specific field, or also they can reach out to them on social media. So when we moved our application over to the Assist program, we had a series of videos that we had posted which help guide you through the application process. These have various descriptions on how to start the application all the way to submitting the application. It has information on reference letters, IBO certificates, as well as how you can check the status of your application or even the letters of recommendation. There are a bunch of videos available, and you can watch those throughout the cycle of the application. We also have a few events that are coming up within the next few months. Today we had our webinar. Next, on September 8th and 2 weeks from today, we will have a Twitter chat. It'll be me. Ambassadors, as well, will be there to have a conversation September 15th. It is not related specific to .. . specifically to LRP, but we have another Precon event, and that's the next NIH Grant Conference. It'll be focused on navigating early career funding opportunities. That's one of LRP's few fields, as well as on October 3rd, which is a Monday, that's in the middle of the cycle. October 3rd, we will have information on technical support, any assistance we can provide within the website and various details on the application itself, as well as November 3rd, 2 weeks prior to the deadline of the applications, we will have a Ask Me Anything session, where you're able to have .. . submit any questions before you submit your application. Of course, November 17th is the deadline, very important date to remember. That is when you have to submit your application for fiscal year 2023. Before we wrap up, I know that was a lot of information that has been shared today. Some key takeaways that everyone should remember: First, there is a 2-year research commitment requirement. We pay up to $50,000 annually. Be sure to prepare in advance to receive that eRA Commons account and ID before you submit your application. There's plenty of LRP resources, as previously mentioned. Take advantage of those. Our website is available. For this year, our application cycle will be opening next week, Thursday, September 1st, and will be closing November 17th, 2022. Feel free to contact us at any time if you need more information or you have more questions. We will have a Q&A session right at the end of this presentation. If your question wasn't answered, please feel free to email us or call us. We have our website information there. We also are on social media. We have a Facebook and a Twitter account. You can get more information there. We have updates, program announcements, et cetera, posted to the social media pages. Now I will turn it back over to Omar.

Omar McCrimmon: Okay, thank you so much, Matt. So the next portion of our presentation here, we're going to chat with two of our Ambassadors, Dr. Sarah Powell from University of Texas-Austin and Dr. Ismail Ahmed, who is substituting for Dr. Antentor Hinton, who had some travel issues today. You know what? I'm sorry. We're going to go with some .. . a couple of questions. I'm sorry about that. We're going to take a few questions and then move on to the Ambassadors portion. Hold on one second. All right. So it looks like .. . oh, we got three top-voted .. . I see. The top three top-voted questions here, Matt, and I think this is right on time because of a lot of the chatter with public service loan forgiveness and, of course, President Biden's announcement yesterday. So the question is, "Will the federal loan forgiveness announced yesterday affect the PSLF program and/or the LRP program?"

Matthew Lockhart: That's a great question. So everyone did hear the announcement yesterday. That is exciting. The PSLF, for those who aren't familiar, is intended for public service loan forgiveness, so the program is under the U.S. Department of Education. That is a separate program from the LRP, so we do have a lot of LRP awardees who were on PSLF. PSLF does have their own criteria and requirements. President Biden did announce how that would impact PSLF, but I'm not familiar how that U.S. Department of Education would there impact LRP. So it would be dependent on there is no direct impact on our applications or awardees. However, we do still have the eligibility requirement of your debt-to-income ratio. It still has to be 20 percent. So the answer is, it depends if the 10,000 or $20,000 of your debt would then decrease significantly to under that 20% ratio. Then you would not be eligible to apply for the LRP, and that would apply also for the new awardees who are submitting their first-time application. Other than that, it would be business as usual, and we would just follow the 20 percent debt-to-income ratio.

Omar McCrimmon: Wonderful, wonderful. Thank you, Matt. All right. So this is a great segue because the next question is, "Can you still qualify for the PSLF if you receive the LRP?"

Matthew Lockhart: Short answer is yes. So we do already have some awardees who were on PSLF, and again, those are two separate programs. Both of them do have their own requirements. For PSLF, again, they're under the U.S. Department of Education, and they have 120 monthly payments. When you are in LRP, that doesn't mean that you are then waived from those requirements. You still would be required to make those monthly payments because our payments are based on quarterly basis-es and schedules, so we make four payments annually. So you would still be required to make the payment during the month, even if we're not paying you because we pay on a quarterly basis. So then you would have to follow the requirements of paying monthly. I want to emphasize, in LRP, we're not taking over your loan, so we would be making the payment on your behalf.

Omar McCrimmon: Okay, thank you, Matt, appreciate that. All right. So one more question we have here, top-rated question is, "If you don't have NIH funding, then what does commit to perform research for 2 years mean? What happens if you can't get other funding or position doing research, if I have to leave academia and take a position elsewhere?"

Matthew Lockhart: That's a good question. So it does vary. For individuals who are doing research but have an NIH grant, there are various nonprofit opportunities available and funding options available as well. When you do apply, your institute does have a IBO, which is a Institute Business Officer. They would then certify your application to let us know that you do have a 2-year protected research time at your institute. So .. . And fourth, that would let you continue to be eligible for the LRP award. If there is a situation that does impact your award, we understand that happens. Life continues to happen and goes on in even unexpected ways. If you do have to terminate your award, then you would send us a request with a termination award notice that could be with penalty or without penalty. It does depend on the situation. If you do leave the industry for a profit corp, then that would then breach your contract, and then you would be subject to a financial penalty.

Omar McCrimmon: Got it, thank you very much. Next one we got .. . so by the way, we're going to .. . Until about 3:10 we're going to answer some questions and shift gears a bit and go to our Ambassadors, but then whatever time we have left, we'll get you some more questions. So this person asked, "Is household income or borrower income considered?"

So individual borrower income, you would get the information .. . Interpreter is clarifying, one second. So the eligibility information would depend from your research institution, so it would be individual income. It would not be based on your household income.

Omar McCrimmon: Got it, okay. So what is considered a slim publication record?

Also a good question. I would recommend asking your program officer, but essentially each institute does have their perspective on what that could mean. There is no magic number on number of publications or lack thereof. I would recommend talking with the program officer, seeing what their take on it is and what their priorities look like. Some institutes do have a stronger commitment to support earlier career researchers. Other institutes may want to see individuals that are a little bit more established. There are various perspectives on that question, but I would recommend reaching out to your specific program officer and getting more information on that.

Omar McCrimmon: Okay, wonderful. All right. Here's a great question that we've seen before, Matt, but it says, "Do you need to remain at the same institution for the entire duration of your 2-year award?"

Matthew Lockhart: That is a good question. As mentioned earlier, we do know that life happens. We do have a process for people that are changing their institution. You are able to change your research institution in the middle of your award. When that does happen, you would have to submit information on that new institution, the reason you had left your institution, dates you were starting at the new institution, what the research being conducted there is. Also, there's a change of institution COI, and within that COI document, it's essentially a mini application that's then submitted to the IC that would be funding your award in that time. It has to be approved by them for you to continue receiving the LRP.

Omar McCrimmon: Okay, thank you, Matt. Let me see here. We got a few more minutes left. Let's see. Ah. Okay. Ah, here's a good one. All right. So it says, "When calculating our educational loan debt-to-income ratio, is my income based on my personal post-doc income or my combined income with my spouse?"

Matthew Lockhart: That's a good question. I did answer that previously, but it would be on your individual income. It's not partner's income or household income. It would be specifically based on your personal income, so your individual income. That's same with the loan itself. It has to be only your loan. We cannot accept any loans that also have your partner on it, or if they're a household loan. Even if you had consolidated your loan with your partner or your spouse, those also are not eligible for LRP.

Omar McCrimmon: Okay, thank you, Matt. Let's see. Ah, here's a good one, okay. "I have reached out to a program officer, but they haven't returned my email. What do you do in this instance?"

Matthew Lockhart: It does depend on when and how often you reach out to the program officer. There are 24 different institute centers and 24 different program officers, so most of them are very responsive. All of them are extremely busy individuals. Some of them do prefer a phone call. Some of them do prefer emails. Some of the prefer you email with a time to set up a phone call, really depends on the person. If you haven't heard back from them, I would recommend trying again, sending a follow-up email. Also, depending on the time of year, they're very busy. For example, recently in August, the last few weeks of the month we're currently in, we were doing all of our funding decisions, and a lot of people were receiving their awards, and a lot of applicants did not receive their awards, meaning during that time period, the applicants who did not receive award reach out to their program officers, and at this time currently in the cycle, the program officers are a little overwhelmed because they're getting a lot of outreach. If you have reached out on a consistent basis or a few times, and you haven't heard anything, please feel free to reach out to us directly. You can email us or give us a call and let us know, and we can follow up with the program officers ourselves to make sure that you're on their list, and they have seen your email or gotten your call, and we can provide any more information that you need.

Omar McCrimmon: Mm-hmm. Matt, this is .. . I got one .. . Well, one more question I wanted to get to because I think this is pretty interesting, and then we'll shift gears a bit. It says, "What if the study I'm proposing to research fits under two subcategories? What would be our advice?"

Matthew Lockhart: That's a good question. So I mentioned earlier in the presentation that does happen. If you feel your research does fit into two institutions, you do have to pick one because, within your application, you can only have one IC that's listed. If you're really unsure between the two, you could look at the data records that has the higher success rates, or you could possibly look at institute center themselves and see what areas they're specifically supporting more applications within. Maybe you'll feel stronger for one or the other after looking at the data, possibly reaching out to each program officer and feeling which one is a better fit after there. If you do feel the two are pretty equal, maybe after doing those few steps, then you would be able to decide between one of the two. So you could do all of the things as previously mentioned, check our website for any data statistics you're looking for, reach out to the program officer specifically and see .. . and have a discussion which one is going to be a better fit.

Omar McCrimmon: Okay. Thank you so much, Matt. So we're going to go now. We're going to shift gears to speak to two of our Ambassadors that are here, Dr. Sarah Powell. We wanted to just do this to have a quick conversation with our two folks who have been through the process and who often give advice to their peers. So I'd like to introduce Dr. Sarah Powell from University of Texas-Austin. Hi, Sarah. Thank you again for helping out with today's discussion.

Sarah Powell: Thanks, Omar.

Omar McCrimmon: You're quite welcome. And Dr. Ismail Ahmed, who is filling in for Dr. Antentor Hinton. Thank you very much, Dr. Ahmed. We really appreciate you joining us as well last minute. I know your schedule is super busy these days, so we want to thank you for participating today.

Ismail Ahmed: Happy to be here.

Omar McCrimmon: Awesome. So just two quick questions for you, for the both of you, before we get into the Q&A portion, and I want to remind everyone that right after this, we'll have our LRP Ambassadors Corner, so you can just stick around to join that. So no need to jump out of the link, but if you need to jump out, just go right back into the networking lounge or to rejoin. So the link is going to be the same, so you guys won't have to do a lot of shuffling. So I'll start with Dr. Powell. So, Dr. Powell, what would you say would be .. . I know Matt covered a lot in his presentation, but what, from your point of view, what would be your top three, you know, recommendations for someone who will be applying for an LRP award?

Sarah Powell: That's a good question, Omar. So I'd say three bits of advice I would have is first start early. So the application opens up several months before it's due for a reason, and it's not only you starting early, but your letter writers also have to start early. So I would go ahead and start thinking about that application now and in September instead of just the week before it's due in November. I think a second piece of advice is to have a very clear project in mind. So some of you might conduct research on lots of different things, but I might suggest really focusing in on one or two of your projects that you have going on at any one time. So for example, I do several research projects, but in my LRP, I said I'm really going to be focusing on this one project because I wanted to explain it well. I wanted to explain it in layman's terms, and I also wanted to just make it very clear what I would be doing during that 2-year period. And then I think the third thing that Matthew did really say was very important was the strong letter writers. So I reached out to my letter writers early, and then once they agreed, I provided a .. . I think for two of them, I provided a potential first-draft letter, and then for the third, I provided a very detailed template, is what they asked for, or overview, of what they wanted me to .. . of what I wanted them to say in the letter. So I think giving them a really clear idea so that they can speak to the research that you're talking about and who you are as a researcher, really helping your letter writers with that process would be a third piece of advice. Ismail?

Ismail Ahmed: Yeah. So my thought on this would be that clarity is the most important thing in showing that you can demonstration feasibility. I'm currently just .. . I did the renewal, and unfortunately, it wasn't funded. And then I spoke to the PO, and the criticism, feedback that I got was, the reviewer thought that it wasn't feasible. Now, while it was along the lines of the first application that was funded on my first try, we have to understand that the review process is very different from, for example, a training brand like the F99/K00 or NRSA or K99. You have people that are sort of adjacent to your field that are experts and will understand most of what you're talking about and will be able to infer feasibility. But if you don't really spell it out and support that with data, and in the most palatable way possible, you may have some issues there. Number two is, I echo the starting early, but as much as you want to put emphasis on the research side, you also want to put emphasis on the training section because that's also a big part of this. Because the training section is where you would explain how you're going to get to your destination of independent career and research or medicine or whatever that is that you're doing, and that's a big part of this application, because they're funding people. And lastly, I would say is that being in sync with your mentor, whoever is .. . A lot of people who are applying are going to be in mentored roles, and whatever they are writing in their training plan for you should align with what you are writing, and this calls for most brands, in any case.

Omar McCrimmon: Awesome. Thank you, both, very much. Sarah, did you .. . It seemed like you wanted to say something else. Did you have something else that you wanted to put in?

Sarah Powell: No, I just agree.

Omar McCrimmon: Okay. Okay.

Sarah Powell: Yeah, I agree.

Omar McCrimmon: Okay. Awesome, awesome. So one more quick question before we shift gears into the Q&A. So how, at your home institution, would you say that you get a lot of .. . Do you have a lot of participants there who are part of the program and who are familiar with the LRP investment program? Would you say that you guys have a good .. . LRP has a good reputation at your home institution? I just wanted to see what, how it is at different .. . how different institutions work with the type of LRP.

Sarah Powell: For sure. My university, I think the LRP has a really positive reputation, and in fact, a postdoc that I worked with just received notice of an LRP. So she's really excited to do that, and she heard about it here at our universities. So it's really exciting that she received that award.

Omar McCrimmon: Very good, very good. Thank you. How about you, Dr. Ahmed?

Ismail Ahmed: So I would say that it's not as publicized as I would like it to be .. .

Omar McCrimmon: Mm-hmm.

Ismail Ahmed: .. . unfortunately, but when people do reach out, I'm happy to help them, and I'm actually part of a smaller community that's funded by the NIH. It's the D-SPAN Program.

Omar McCrimmon: Yeah!

Ismail Ahmed: And there's nine cohorts now, and as a group, we've been really successful in the LRP. I remember, I was probably one of the first to apply from that program, and then after that, I don't know, over 20 now.

Omar McCrimmon: Oh, very good, very good.

Ismail Ahmed: Yeah. So there's subcommunities that really know about it, but at the institution level, I think .. . From person to person, it's usually word of mouth or what people find on social media, Twitter especially.

Omar McCrimmon: Yeah. You .. .

[ Chatter ]

Ismail Ahmed: You'd think more people are active on Twitter, Science Twitter, but there really aren't too many.

Omar McCrimmon: You beat me to it. I was going to say, I see a lot of the chatter on social media and the manager for the LRP Twitter account, so and I see both of you who help us out, so I really appreciate that, waving a flag in this Ambassador role. So, again, thank you, both. And, Sarah, by the way, everyone, Sarah will be joining us in the Ambassador's Corner afterwards, and, Dr. Ahmed, you're welcome to stay too and join us for that. So we'll be having a discussion, just some questions I wanted to ask a couple of Ambassadors, and just to give an opportunity for attendees to connect with you all. So we'll be doing that next, and so now, we are going to go into some Q&A, some questions here before we start to wrap up today's session. All right. So .. . I'm going to need Mack here. Let's see. All right. So .. . Ah, okay. Is there someone that we can contact for the Reach subcategory to pitch our project and see whether it's a good fit for the program? Sounds like this is something for the program officer, right, Matt?

Matthew Lockhart: Correct, reach out to the program officer. You also could start by e-mailing us. You could reach out to the program officer if you do know which IC you want to chat with, or if you're still not sure, you can reach out to us directly.

Omar McCrimmon: Okay. Next one we got here: If you are in the final year of a postdoc, fully funded to the research, can you still apply without a secure position? My intention is to lead a career in research, though my placement is still unknown.

Matthew Lockhart: That's a good question. You could apply, but the application may not do well because the reviewer does need to see what you will be doing for the next 2 years. The research activity has to be extremely clear, showing a time line of your activities for the next 2 years. So if you're not sure yet, I would recommend waiting until you have a more solid and structured plan, where you can show that 2-year commitment before you apply.

Omar McCrimmon: Awesome. Thank you. All right. So this is actually the other question. Is there an example of reference materials available to help guide us in the process? I'm specifically thinking of the research activities document.

Matthew Lockhart: That's a good question. So we don't provide any examples, but we do know that some Ambassadors are more than willing to share their information and provide helpful tips, so the best way is to reach out to the Ambassadors through our directory that we have on our webpage or on social media. We have a lot of Ambassadors who are very active on various social media platforms, and you can see if they're available and possibly have a conversation about what that looks like.

Omar McCrimmon: Okay. Thank you, Matt. Let me see, just looking at these questions here. Ah, okay. Here's a good one, Matt. Says, you mentioned that most people apply for the program in their postgraduate work. However, can an individual with a clinical doctorate apply while still enrolled in their PhD program?

Matthew Lockhart: So it depends. You can apply. So you must receive your PhD before the LRP award starts, and that would be on July 1. So if you're nearing the end of your PhD, you can apply by November, the middle of November for that deadline if you know that you will receive your PhD by July 1st.

Omar McCrimmon: Okay. So this is a good one. What's the overall success rate for the current LRP application cycle?

Matthew Lockhart: Good question. So we're seeing roughly a 50 percent success rate. In our most recent past 1 or 2 years, we have seen an increase. Two reasons: First, ICs are allocating more funding opportunities for awardees. If you do look at our Data Dashboard, you will see that last year in that 2021 cycle, we had more than $90 million that were awarded out to individuals, which is much more than the previous years. This year, it's a pretty similar amount, 90 million. We don't have the specific statistics for this previous cycle as of yet. We're also seeing a small decrease in the amount of applications, the number of applications decreasing, however, the amount of the awards given out increasing, they would then average out, but for the past 20 years, we've maintained an average of about 50 percent success rate.

Omar McCrimmon: Okay. I think we'll have time for one more. Yeah. So I have been told feedback is available for applications after review, though not in the same capacity as a typical grant. When I asked my PO to discuss this, she said that she did not have access to feedback. Can you clarify or provide more information on how to get any type of feedback on application not chosen for funding? Hmm. That's a .. . Yeah, I'll let you answer, Matt.

Matthew Lockhart: Hmm. That's the first time I've heard of that. I'm not sure how that situation happened. If you wouldn't mind e-mailing us, we'd be happy to check in to see who your program officer is and get some clarifying information on that because you should have also received feedback. Also, I do want to clarify for grant applications, you will receive a summation of comments that are made, but with LRP, you do not get a summation of comments that are made based on your application. It would be purely feedback from that program officer.

Omar McCrimmon: Okay. All right. Thank you, Matt. It is now 3:28. I wanted to be cognizant of time, so I'm going to begin to wrap this up. So I wanted to do a sincerely, thank-you .. .

Matthew Lockhart: If I could add one more thing?

Omar McCrimmon: Yeah, sure, Matt, yeah.

Matthew Lockhart: Okay. I do know there are a lot of questions in the Q&A, a lot of great questions. I tried to answer as much as I could. Time is limited, but if we didn't have a chance to answer your question, please e-mail us if we're not able to answer it today, and we'd be happy to reach out and provide more information or answer your questions for you.

Omar McCrimmon: Yup. And I have more information about where they can leave a message for us too, once I close out the presentation today. So thank you, Matt. All right. So a sincere thank you to our presenters, our participants, for a very informative session today.